

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 3 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: _____ Case No.: 19-11154 JNP

Michael R Smith & Kelly A. Hamburg

Case No.: 19-11154 JNP

Poslusny

Debtor(s)

Chapter 13 Plan and Motions

Original Modified/Notice Required Date: 10-29-2021
 Motions Included Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: JR

Initial Debtor: MS

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 351.00 per month to the Chapter 13 Trustee, starting on November 1, 2021 for approximately 51 more (of 84) months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 1 (\$5,550 PTD)
DOMESTIC SUPPORT OBLIGATION		
KML Law Group	attorney's fees	\$538.00 per 10/12/21 order
IRS	taxes	\$493.30 per POC
State of New Jersey	taxes	\$841.45 per amended POC

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
PNC Mortgage	mortgage	pre-petition arrears \$13,000 cured by loan modification	NA	\$0	per note
PNC Mortgage	mortgage	post-petition arrears \$4,455.71 per court order	NA	\$4,455.71	

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
BMW Bank of North America	auto loan	\$10.00 per POC	none	\$10.00	per note

c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

BMW Bank current and paid outside plan

g. Secured Claims to be Paid in Full Through the Plan: NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

Not less than \$ _____ to be distributed *pro rata*
 Not less than _____ percent
 Pro Rata distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Cavalry SPV Midland Funding Cach of NJ LLC	real property real property real property	judgment judgment judgment	\$13,096 \$1004 \$1812	\$273,000 \$273,000 \$273,000	\$23,675 \$23,675 \$23,675	\$238,707 \$238,707 \$238,707	\$2478 100% 100% all per prior confirmation order

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

Upon confirmation
 Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Joseph J. Rogers, Esquire
- 3) _____
- 4) _____

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 11/5/21.

Explain below **why** the plan is being modified:

Debtors fell behind in post-petition mortgage payments due to medical issues exacerbated by COVID. Mortgage company agreed to cure of post-petition arrears through Chapter 13 plan. Debtors seek to extend plan pursuant to CARES Act.

Explain below **how** the plan is being modified:

Post-petition arrears of \$4,455.71 and attorney's fees of \$538 added to plan per court order; plan is extended to 84 months. Plan payments reduced to \$351, base remains the same.

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 11/5/2021

/S/ Michael R Smith
Debtor

Date: 11/5/2021

/S/ Kelly A. Hamburg
Joint Debtor

Date: 11/5/2021

/S/ Joseph J. Rogers
Attorney for Debtor(s)

In re:
Michael R Smith
Kelly A Hamburg
Debtors

Case No. 19-11154-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Nov 08, 2021

User: admin
Form ID: pdf901

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Total Noticed: 97

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael R Smith, Kelly A Hamburg, 107 Bowling Green, Voorhees, NJ 08043-4903
517976477	+ A-1 Collections Svc, 2297 State Highway 33 St, Hamilton Square, NJ 08690-1717
517976486	ARS, PO Box 8668, Pompano Beach, FL 33075-8668
517976488	+ ARSrtat, 9800 Center Parkway #1100, Houston, TX 77036-8263
517976489	+ AT & T Mobility, Po Box 3427, Bloomington, IL 61702-3427
517976478	+ Advocare Colon and Rectal Surg, 502 Centennial Blvd #5, Voorhees, NJ 08043-9544
517976479	+ Aes/suntrust Bank, Pob 61047, Harrisburg, PA 17106-1047
517976480	+ Akron Billing Center, 3585 Ridge Park Dr, Akron, OH 44333-8203
517976481	+ American Airlines AAdvantage, PO Box 13337, Philadelphia, PA 19101-3337
518026011	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517976482	+ Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517976483	+ Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
517976484	+ Apex Asset, 2501 Oregon Pike Suite 102, Lancaster, PA 17601-4890
517976485	Apex Asset Management LLC, 2501 Oregon Pike Suite 102, Lancaster, PA 17601-4890
517976487	Ars Account Resolution, 1643 Nw 136 Ave Bld H St, Sunrise, FL 33323
517976490	Bank Of America, N.a., 4161 Piedmont Pkwy, Simi Valley, CA 93065
517976491	+ Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
517976495	+ Capital Collection Ser, 20 E Taunton Rd # Bilg50, Berlin, NJ 08009-2603
517976498	+ Cardiothoracic Surgical Speci, 705 Worthington Drive, Moorestown, NJ 08057-4409
517976502	Citibank NA, PO Box 6052, Sioux Falls, SD 57117-6052
517976503	+ Cmre Financial Svcs In, 3075 E Imperial Hwy Ste 200, Brea, CA 92821-6753
517976504	Delaware Valley Urology LLC, PO Box 14000, Belfast, ME 04915-4033
517976505	+ Diagnostic Pathology Consultants, 575 Milltown Road, PO Box 7242, Rickart Collection Systems, North Brunswick, NJ 08902-7242
518059185	EMERGENCY PHYSICIAN ASSOCIATES OF S.JERSEY,PC, PO Box 1123, Minneapolis, MN 55440-1123
518028591	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
517976508	Emerg Phy Assoc Of S Jersey, PO Box 189053, HRRG, Plantation, FL 33318-9053
517976507	+ Emerg Phy Assoc Of S Jersey, 1801 Nw 66th Ave Ste 200, Ars Account Resolution, Plantation, FL 33313-4571
517976506	Emerg Phy Assoc of S Jersey, PO Box 740021, Cincinnati, OH 45274-0021
517976509	Emrg Phy Assoc Of S Jersey, PO Box 63599, Cincinnati, OH 45263-5999
517976510	+ Federated Law Group PLLC, 887 Donald Ross Road, Juno Beach, FL 33408-1611
517976511	+ Fenton McGarvey Law Firm PSC, 2401 Stanley Gault Parkway, Louisville, KY 40223-4175
517976513	GPS Physicians Group, 101 State St, Kennett Square, PA 19348
517976514	HRRG, PO Box 189053, Plantation, FL 33318-9053
517976516	+ I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
517976518	+ Lourdes Cardiology Services PC, 63 Kresson Road, Suite 101, Cherry Hill, NJ 08034-3200
517976519	+ Lyons, Doughty & Veldhuis PC, 136 Gaither Drive Suite 100, Mt Laurel, NJ 08054-2239
517976521	++++ MIDLAND CREDIT MGMT, 1 RIVERFRONT PLZ STE 710, NEWARK NJ 07102-5415 address filed with court:, Midland Credit Mgmt, 1037 Raymond Blvd Ste 710, Newark, NJ 07102
517976520	Mastercard/ American Airlines AAdvantage, Card Services, PO Box 13337, Philadelphia, PA 19101-3337
517976525	+ New Jersey Attorney General Office, Division of Law, 25 Market Street, PO Box 112, Trenton, NJ 08625-0112

District/off: 0312-1

User: admin

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Date Recd: Nov 08, 2021

Form ID: pdf901

Total Noticed: 97

517976527 + New York state Higher Education (HESC), 99 Washington Avenue Dept. 736, Albany, NY 12255-1100
 517976529 + Nyst Hghr Ed, 99 Washington Ave, Albany, NY 12255-1100
 517987333 + PNC Bank, National Association, Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
 517976533 Powerback Rehabilitation, 113 South Route, Voorhees, NJ 08043-9573
 517976534 + Pulmonary And Sleep Associates Of South, 107 Berlin Road, Cherry Hill, NJ 08034-3526
 517976535 Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
 517976536 + Quest Diagnostics, Arstrat, LLC, PO Box 33720, Detroit, MI 48232-3720
 517976537 Reconstructive Orthopedics PA, 4 Evesham Drive Building A Suite 100, Marlton, NJ 08053
 517976538 + Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
 517976539 + Rickart Coll Systems, 575 Milltown Rd, North Brunswick, NJ 08902-3336
 517976528 ++ STATE OF NEW JERSEY DIVISION OF TAXATION, ATTN BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08695-0245
 address filed with court: NJ Division of Taxation, 50 Barrack Street 9th Floor, PO Box 245, Trenton, NJ 08695
 517976542 + South Jersey Pulmonary Specialists, 100 Carnie Blvd A5, Voorhees, NJ 08043-4513
 517976543 South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
 518016174 State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
 517976544 + Stu Ln Trust, 701 East 60th Street North, Sioux Falls, SD 57104-0432
 517976545 + The Law Firm Of Ryan E. Calef & Assoc., 1276 Veterans Highway Suite E-1, Bristol, PA 19007-2597
 517976546 + United States Attorney General, 950 Pennsylvania Avenue, NW, Washington, DC 20530-0009
 517976548 + United States Attorney General, United States Department of Justice, Ben Franklin Station, P.O. Box 683, Washington, DC 20044-0683
 517976549 + Virtua Health System WJ, Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407
 517976550 Virtua Health System WJE, PO Box 7044, Apex Asset Management, Lancaster, PA 17604-7044
 517976551 Virtua Health Voorhees, PO Box 8500-8267, Philadelphia, PA 19178-8267
 517976552 + Virtua Medical Group, PO Box 6028, Bellmawr, NJ 08099-6028
 517976554 + Virtua Medical Group PA, PO Box 6028, Bellmawr, NJ 08099-6028
 517976555 ++ WEST JERSEY ANESTHESIA ASSOCIATES PA, 1000 WHITE HORSE ROAD SUITE 204, VOORHEES NJ 08043-4408 address filed with court: West Jersey Anesthesia Associates, 102E Centre Blvd, Marlton, NJ 08053-4129

TOTAL: 63

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 08 2021 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 08 2021 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 08 2021 20:38:42	BMW Bank of North America, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518008599	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 08 2021 20:38:41	Advanta Bank Corporation, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517985013	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 08 2021 20:38:42	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518007259	Email/PDF: acg.bmw.ebn@aisinfo.com	Nov 08 2021 20:38:43	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
517976492	Email/PDF: acg.bmw.ebn@aisinfo.com	Nov 08 2021 20:38:42	Bmw Financial Services, 5515 Parkcenter Cir, Dublin, OH 43017
518034225	Email/PDF: resurgentbknotifications@resurgent.com	Nov 08 2021 20:38:44	CACH, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
517976493	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 08 2021 20:39:01	Cach, Llc, 4340 S Monaco St Unit 2, Denver, CO 80237-3485
517976494	+ Email/Text: bankruptcy@cavps.com	Nov 08 2021 20:31:00	Calvary SPV I LLC, 500 Summit Lake Drive, Valhalla, NY 10595-1340
517976497	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 08 2021 20:38:41	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
517976496	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 08 2021 20:38:58	Capital One, Po Box 30281, Salt Lake City, UT

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518017044	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	84130-0281
517976500	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 08 2021 20:39:03 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517976512	Email/PDF: gecsed@recoverycorp.com	Nov 08 2021 20:38:41 Carson Smithfield LLC, PO Box 9216, Old Bethpage, NY 11804-9016
517976517	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 08 2021 20:38:41 GE Capital Retail Bank, PO Box 965004, Orlando, FL 32896-5004
517976501	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 08 2021 20:31:00 Internal Revenue Service, ATTN: Bankruptcy Department, P.O. Box 7346, Philadelphia, PA 19101-7346
517992560	Email/PDF: resurgentbknotifications@resurgent.com	Nov 08 2021 20:38:45 Chase Card, Po Box 15298, Wilmington, DE 19850
518034103	Email/PDF: resurgentbknotifications@resurgent.com	Nov 08 2021 20:38:53 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517976522	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 08 2021 20:31:00 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
518048719	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 08 2021 20:31:00 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517976524	+ Email/PDF: pa_dc_claims@navient.com	Nov 08 2021 20:38:43 Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
517976523	+ Email/PDF: pa_dc_claims@navient.com	Nov 08 2021 20:38:51 Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
518139591	Email/PDF: pa_dc_claims@navient.com	Nov 08 2021 20:38:52 Navient PC TRUST c/o, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
518072517	Email/Text: Bankruptcy.Notices@pnc.com	Nov 08 2021 20:31:00 PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
517976530	Email/Text: Bankruptcy.Notices@pnc.com	Nov 08 2021 20:31:00 Pnc Mortgage, Po Box 8703, Dayton, OH 45401
517976532	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 08 2021 20:38:59 Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
518148745	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 08 2021 20:38:59 Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
518141877	Email/PDF: resurgentbknotifications@resurgent.com	Nov 08 2021 20:38:53 Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517976531	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 08 2021 20:38:51 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
517976540	Email/Text: bkrpt@retrievalmasters.com	Nov 08 2021 20:31:00 RMCB, PO Box 1235, Elmsford, NY 10523-0935
517976528	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Nov 08 2021 20:31:00 NJ Division of Taxation, 50 Barrack Street 9th Floor, PO Box 245, Trenton, NJ 08695
517976541	+ Email/Text: bk-notification@sps-law.com	Nov 08 2021 20:31:00 Schachter Portnoy LLC, 3490 US Route 1, Princeton, NJ 08540-5920
517978002	+ Email/PDF: gecsed@recoverycorp.com	Nov 08 2021 20:38:49 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517976547	+ Email/Text: usanj.njbankr@usdoj.gov	Nov 08 2021 20:31:00 United States Attorney, Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2527

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517976515	*	HRRG, PO Box 189053, Plantation, FL 33318-9053
517976526	*+	New Jersey Attorney General Office, Division of Law, 25 Market Street, PO Box 112, Trenton, NJ 08625-0112
517976553	*+	Virtua Medical Group, PO Box 6028, Bellmawr, NJ 08099-6028
517976556	*P++	WEST JERSEY ANESTHESIA ASSOCIATES PA, 1000 WHITE HORSE ROAD SUITE 204, VOORHEES NJ 08043-4408, address filed with court:, West Jersey Anesthesia Associates, 102E Centre Blvd, Marlton, NJ 08053-4129
517976499	##+	Care Centrix, PO Box 7780, London, KY 40742-7780

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jason Brett Schwartz	on behalf of Creditor BMW Bank of North America jschwartz@mesterschwartz.com
Joseph J. Rogers	on behalf of Joint Debtor Kelly A Hamburg jjresq@comcast.net jjrogers0507@gmail.com
Joseph J. Rogers	on behalf of Debtor Michael R Smith jjresq@comcast.net jjrogers0507@gmail.com
Kevin Gordon McDonald	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8